

In re:  
Brian C Gardner  
Ashley M Gardner  
Debtors

Case No. 23-10462-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 11, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Brian C Gardner, Ashley M Gardner, 704 Clymer Lane, Ridley Park, PA 19078-1311
cr	+ Wilmington Trust, National Association, not in its, Hill Wallack LLP, 1415 Route 70 East Suite 309, Cherry Hill, NJ 08034-2210

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bk@crealusa.com	Jun 12 2024 00:34:00	Credito Real USA Finance, 1475 W. Cypress Creek Road, Suite 300, Ft. Lauderdale, FL 33309-1931

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2015-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
BRAD J. SADEK	on behalf of Joint Debtor Ashley M Gardner brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

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BRAD J. SADEK

on behalf of Debtor Brian C Gardner brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor Credito Real USA Finance bkgroup@kmlawgroup.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Brian C Gardner  
Ashley M Gardner aka Ashley Simpson  
Debtor(s)

CHAPTER 13

Credito Real USA Finance

Movant

NO. 23-10462 PMM

vs.

Brian C Gardner  
Ashley M Gardner aka Ashley Simpson  
Debtor(s)

11 U.S.C. Section 362

Kenneth E. West

Trustee

Modifying

**ORDER ~~TERMINATING~~ AUTOMATIC STAY**

The Court has considered the Motion for Relief from the Automatic Stay filed in this  
bankruptcy proceeding by Movant Credito Real USA Finance, reviewed the file herein and after  
hearing, is of the opinion that said Motion should be granted. It is therefore,

modified  
ORDERED, that the automatic stay is hereby ~~terminated~~ under 11 U.S.C. Sections 362 (d)  
and 1301 (if applicable) as to Movant to permit said creditor, its successors and/or assigns to take  
possession and sell, lease, and otherwise dispose of the 2014 Ford Escape Vin#  
1FMCU0F77EUB86542 in a commercially reasonable manner. The stay provided by  
Bankruptcy Rule 4001(a)(3) been waived.



**Date: June 11, 2024**

Hon. Patricia M. Mayer  
United States Bankruptcy Judge.